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a dielectric layer sputter deposited over the substrate, the layer comprising a first zinc stannate film deposited over the substrate having zinc in weight percent range of equal to and greater than 10 and equal to and less than 90, and tin in the weight percent range of equal to and less than 90 and equal to and greater than 10, and an electrical enhancing film deposited over the zinc stannate film, the electrical enhancing film selected from the group of films consisting of zinc oxide, tin oxide film and a second zinc stannate film wherein the composition of the first zinc stannate film is at least about 5 weight percent different than the composition of the second zinc stannate film, and an infrared reflective layer deposited on the dielectric layer,  
a metal primer layer over the infrared reflective layer;  
a second dielectric layer over the primer layer; and  
a protective layer of at least two films selected from the group of metal-containing films which are selected from different transition metals of Groups 4, 5, 6, or 10 of the Periodic Table of Elements, and silicon-containing films, and metal and silicon films, films of metal and metal-oxy materials, films of metal and silicon oxy-materials, and films of silicon and metal-oxy materials, films of silicon and silicon oxy-materials, and films of metal oxy and silicon oxy materials, where the oxy materials are selected from oxides and oxynitrides, and wherein the protective layer is in a position where it can perform the protective function for providing durability to the dielectric layer, infrared reflective layer, metal primer layer, and second dielectric layer.

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4. (Amended) The article stack of claim 1 wherein the dielectric layer is a first dielectric layer and the infrared reflective layer is a first infrared reflective layer and further including:

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a metal primer layer over the first infrared reflective layer;

a second dielectric layer over the primer layer and the protective layer is an overcoat over the second dielectric layer.

6. (Amended) The article of claim 1 wherein the dielectric layer is a first dielectric layer and the infrared reflective layer is a first infrared reflective layer and further including:

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a first metal primer layer over the first infrared reflective metal layer;

a second dielectric layer over the first primer layer;

a second infrared reflective layer over the second dielectric layer;

a second metal primer layer over the second infrared reflective layer;

a third dielectric layer over the second metal primer layer; and

the protective layer is over the third dielectric layer.

8. (Amended) The coating stack of claim 1 wherein the dielectric layer is a first dielectric layer and the infrared reflective layer is a first infrared reflective layer and further including:

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a first metal primer layer over the first reflective layer;

a second dielectric layer over the first metal primer layer, the second dielectric layer comprising a first dielectric film and a zinc stannate film defined as a first zinc stannate film, the first zinc stannate film having zinc in the weight percent range of equal to and greater than 10 and equal to and less than 90 and tin in the weight percent range of equal to and greater than 10 and equal to and less.

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than 90, the second dielectric layer deposited over the first metal primer layer;

a second infrared reflective layer deposited over the second dielectric layer;

a second metal primer layer deposited over the second infrared reflective layer;

a third dielectric layer deposited over the second primer layer; and

the protective layer is over the third dielectric layer.

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22. (Amended) The coating stack of claim 1 wherein the protective layer has at least two films selected from a metal of titanium, zirconium, niobium, tantalum, chromium, nickel and alloys thereof; and a metal oxy material selected from: titanium oxides, titanium oxynitride, zirconium oxides, zirconium oxynitrides, niobium oxides, niobium oxynitrides, tantalum oxide, tantalum oxynitride, chromic oxides, chromic oxynitrides, nickel oxide, nickel oxynitride; and silicon oxide, silicon dioxide, silicon aluminum nitride and combinations and mixtures of any two or more of these, where the first film of the layer is selected from the silicon, metal and the metal oxy material.

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23. (Twice Amended) A coated article comprising:  
a substrate;  
a first dielectric layer over the substrate;  
a first infrared reflective layer over the first dielectric layer;  
a first metal primer layer over the first infrared reflective layer;  
a second dielectric layer over the first metal primer, the second dielectric layer having a first dielectric film selected from the group consisting of zinc oxide, tin oxide film and a first zinc stannate film, and a second dielectric film the second dielectric film having a

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composition different than the first dielectric film of the second dielectric layer;

a second infrared reflective layer over the second dielectric layer;

a second primer layer over the second reflective layer;

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a third dielectric layer over the second metal primer layer; and

a protective layer of at least two films selected from the group of metal-containing films, which are selected from different transition metals of Groups 4, 5, 6 or 10 of the Periodic Table of Elements, and silicon-containing films, and metal and silicon films, films of metal and metal-oxy materials, films of metal and silicon oxy-materials, films of silicon and metal-oxy materials, films of silicon and silicon oxy-materials, films of metal oxy and silicon oxy materials, where the oxy materials are selected from oxides and oxynitrides and wherein the protective layer is in a position where it can perform the protective function for providing durability to the dielectric layers, infrared reflective layers, and metal primer layers.

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26. (Twice Amended) A coated article comprising:  
a substrate;  
a first dielectric layer over the substrate;  
a first infrared reflective layer over the first dielectric layer;  
a first metal primer layer over the first infrared reflective layer;  
a second dielectric layer over the first metal primer layer;  
a second infrared reflective layer over the second dielectric layer;  
a second metal primer layer over the second reflective metal layer;

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a third dielectric layer having a first dielectric film selected from the group consisting of zinc oxide film; zinc oxide, tin oxide film; a first zinc stannate film and a second dielectric film overlying the first dielectric film, the second dielectric film having a composition different from the first dielectric film; and

the protective layer overlying the third dielectric layer where the protective layer is at least two films selected from the group of: metal-containing films, which are selected from different transition metals of Groups 4, 5, 6 or 10 of the Periodic Table of Elements, and silicon-containing films, and metal and silicon films, films of metal and metal-oxy materials, films of metal and silicon oxy-materials, films of silicon and metal-oxy materials, films of silicon and silicon oxy-materials, films of metal oxy and silicon oxy materials, where the oxy materials are selected from oxides and oxynitrides.

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29. (Twice Amended) A coated article comprising:  
a substrate;  
a first dielectric layer over the substrate;  
a first infrared reflective layer over the first dielectric layer;  
a first primer layer over the first reflective metal layer;  
a second dielectric layer having a first dielectric film selected from the group consisting of zinc oxide, tin oxide film and a first zinc stannate film, and a second dielectric film overlying the first dielectric film having a composition different than the first dielectric film of the second dielectric layer;  
a second infrared reflective layer over the second dielectric layer;  
a second primer layer over the second reflective layer;

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a third dielectric layer over the second metal primer layer, the third dielectric layer having a first dielectric film selected from the group consisting of a zinc oxide, tin oxide film and a first zinc stannate film and a second dielectric film, the second dielectric film of the third dielectric layer have a composition different than the composition of the second dielectric film of the third dielectric layer; and

the protective layer overlying the third dielectric layer where the protective layer is at least two films selected from the group of: metal-containing and silicon-containing films, which are selected from: different metals or metal and silicon or metal and metal-oxy materials or metal and silicon oxy-materials or silicon and metal-oxy or silicon and silicon oxy-materials or metal oxy and silicon oxy materials where the oxy materials are selected from oxides and oxynitrides and where the metal is selected from a transition metal of Groups 4, 5, 6 or 10 of the Periodic Table of Elements.

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30. (Amended) The coated article of claim 29 wherein the first dielectric layer, the second dielectric film of the second and third dielectric layers are each a zinc stannate film having zinc in the weight percent range of 10-90 and tin in the weight percent range of 90-10.

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36. (Amended) A coated article comprising:  
a substrate;  
at least one dielectric layer over the substrate;  
at least one infrared reflective layer over the first dielectric layer;  
optionally a first metal primer layer over the first infrared reflective layer;  
optionally a second dielectric layer over a first metal primer; and

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at least one protective layer selected from (A) a heat convertible metal film wherein the metal is selected from zirconium, niobium, tantalum, chromium, nickel and alloys thereof and alloys with silicon, (B) at least two films selected from metal-containing and/or silicon-containing films selected from: metal and/or silicon and metal-oxy and or silicon oxy-materials where the oxy materials are selected from oxides and oxynitrides and where the metal is the same or different and selected from a transition metal of Groups 4, 5, 6 or 10 of the Periodic Table of Elements, wherein the protective layer is located in the stack of layers to provide durability to the stack of layers.

37. (Amended) A coated article of Claim 36 wherein the dielectric layer is a first dielectric layer and the infrared reflective layer is a first infrared reflective layer and the primer layer is present and further including:

a second dielectric layer over the primer layer,  
a second infrared reflective layer over the second dielectric layer;  
optionally a primer layer over the second infrared reflective layer; and  
the protective layer is an overcoat over the second dielectric layer.

40. (Twice Amended) A coated article of Claim 36 which has a second dielectric layer and wherein the protective layer is a heat convertible metal located between the first dielectric layer and the second dielectric layer below the first reflective layer.

41. (Twice Amended) A coated article of Claim 37 wherein the protective layer has at least two films selected from metal or silicon; and metal oxy material or silicon oxy material and is located between the second dielectric layer

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that is on the reflective layer and a third optional dielectric layer over the protective layer

New claims 44 and 45 have been added to read as follows:

44. A coated article of Claim 1, wherein the protective layer provides chemical durability.

45. A coated article of Claim 1, wherein the protective layer provides mechanical durability.